

Rates and fees are subject to change. Contact us for the most current rates and fees. The following rates and fees are applicable to your account(s), services, and/or transactions, as of **2-1-2023**.

**RATE SCHEDULE**

CHECKING ACCOUNT TYPES	INTEREST			BALANCE REQUIREMENTS				Applicable Disclosures	ACCOUNT SPECIFICATIONS AND INFORMATION
	Interest Rate	Annual Percentage Yield (APY)	Interest Compounded/ Credited	Minimum Opening Deposit	Monthly Service Fee	Minimum Average Daily Balance to Avoid Monthly Service Fee	Balance Method to Calculate Interest		
<b>PREMIUM INTEREST CHECKING</b>									
Tier 1: \$0 - \$9,999.99	0.10%	0.10%	Monthly/ Monthly	\$50.00	\$10.00	\$2,500.00	Daily Balance Method	See Disclosures 1, 2, and 3 below	This is a variable rate tiered account.
Tier 2: \$10,000 - \$49,999.99	0.15%	0.15%							
Tier 3: \$50,000 - \$99,999.99	0.50%	0.50%							
Tier 4: \$100,000 - \$249,999.99	0.70%	0.70%							
Tier 5: \$250,000+	1.00%	1.00%							
<b>BONUS RATE CONSUMER CHECKING</b>									
Balance \$20,000.00 or less	1.99%	2.01%	Monthly/ Monthly	\$50.00	NA	NA	Daily Balance Method	See Disclosures 1, 2, 3, 4 and 7 below	To earn the higher rates, the account must be enrolled in e-Statements and post and settle at least 15 qualifying debit transactions each statement cycle. Limit one Bonus Rate Checking Account per customer. This is a variable rate tiered account.
Balance \$20,000.01 or more	0.20%	0.20%							
--If bonus conditions are not met--	0.05%	0.05%							
<b>REWARDS CHECKING</b>									
	NA	NA	NA	\$50.00	NA	NA	NA	See Disclosures 4, 5, 6 and 7 below	To receive a \$0.10 reward on qualifying debit card transactions, the account must be enrolled in e-statements.
<b>THRIVE CHECKING</b>									
	NA	NA	NA	\$50.00	NA	NA	NA	NA	You must be age 60 or older to open this account. Free standard safety checks, free paper statements with images, up to 9 free official checks each month, \$25 safe deposit box credit and may qualify for an additional 0.10% interest rate bump on CD specials.
<b>EDU STUDENT CHECKING</b>									
	NA	NA	NA	\$50.00	NA	NA	NA	See Disclosures 4 and 6 below	The primary account holder must be between the ages of 13-24. At age 25 this account will convert to a Rewards Checking Account. To receive a \$0.10 reward on qualifying debit card transactions, the account must be enrolled in e-statements.
<b>HEALTH SAVINGS</b>									
	0.20%	0.20%	Quarterly/ Quarterly	\$50.00	\$2.50/ Quarter	NA	Daily Balance Method	See Disclosure 1, 2 and 3 below	This is a variable rate account. Please consult your tax professional for eligibility requirements.

**ACCOUNT DISCLOSURES**

1. Annual Percentage Yields (APY) are accurate as of the date indicated above. The Interest Rate and Annual Percentage Yield (APY) are determined by the bank and may change at anytime. Rates are subject to change after account opening.
2. If the account is closed before interest is credited, you will receive accrued interest.
3. Interest begins to accrue on the business day non-cash items are deposited. (i.e. checks)
4. REWARD AND EDU CHECKING - Qualifying debits are defined as point of sale or online purchases using the SouthEast Bank debit card for \$10.00 or greater. ATM and cash-only transactions do not qualify for cash back rewards. BONUS RATE CHECKING - Qualifying debits are defined as point of sale or online purchases using the SouthEast Bank debit card for \$1.00 or greater. ATM and cash-only transactions do not qualify.
5. A Non-Activity Fee of \$2.95 will be charged for any statement cycle during which the average daily balance is \$300 or less and there is no consumer initiated credit or debit activity.
6. Cashback rewards will be calculated and credited to the account on the first business day of each calendar month following the calendar month in which the qualifying transactions occur. SouthEast Bank may change the Cashback rewards amount, eligibility requirements, and/or qualifying transactions at any time.
7. This account requires e-statements. A \$3.00 paper statement fee may apply.



# TRUTH IN SAVINGS

CONSUMER CHECKING ACCOUNT DISCLOSURES AND FEE SCHEDULES

1-844-732-2657  
 12700 Kingston Pike  
 Farragut, TN 37934  
 www.southeastbank.com

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## SCHEDULE OF FEES

ACCOUNT ACTIVITY FEES	
Account Re-Opening Fee for Charged Off Accounts	\$35.00 per occurrence
Bounce Protection Paid Item Fee	\$33.00 per item created by check or electronic means. This includes in-person withdrawals and ATM withdrawals.
Check Collection (Domestic)	\$20.00 per item
Check Collection (International)	\$35.00 per item
Dormant Service Charge	\$5.00 per month when there is no activity for 18 Months or more on all accounts with SouthEast Bank.
Foreign (International) Check Processing Fee	\$15.00 per item
Non-Activity Fee	\$2.95 per statement cycle when there is no activity in the last 31 days. Only applies to account types where specified.
Stop Payment Fee	\$30.00 per request
CARDS	
Foreign ATM Usage Fee (Foreign = Non-SEB owned ATM)	\$1.00 per occurrence
Replacement MasterCard Debit Card	\$7.00 per card
SAFE DEPOSIT BOX FEE	
Annual Rental 3x5	\$25.00 per year*
Annual Rental 5x5	\$25.00 per year*
Annual Rental 3x10	\$50.00 per year*
Annual Rental 5x10	\$75.00 per year*
Annual Rental 10x10	\$100.00 per year*
Change of Locks/ Drilling of Boxes	Varies- The invoice cost for drilling and lock replacement.
Re-Key Fee	Varies- The invoice cost for re-keying the safe deposit box.
*Requires automatic draft from SouthEast Bank Checking Account.	
MISCELLANEOUS	
Check Copy Fee	\$5.00 per check
Account Reconciliation Fee	\$20.00 per hour, \$10.00 minimum charge
Garnishment or Tax Levy	\$60.00 per item
Instant Check Printing Fee (4 per page)	\$4.00 per page
Lost Night Drop Bag or Key Replacement Fee	\$30.00 per replacement
Official Check Fee	\$3.00 per check
Paper Statement Fee	\$3.00 per statement. Only applies to accounts where specified. Fee waived with a daily average account balance of \$1,200 or a daily average relationship balance of \$10,000
Research Fee	\$20.00 per hour, \$10.00 minimum charge
Return Mail Fee	\$5.00 per occurrence
Statement Request/Copy Fee	\$5.00 per statement
Wire Transfer Fee- Domestic	\$25.00 per transfer (Incoming and Outgoing)
Wire Transfer Fee- International Incoming	\$25.00 per transfer
Wire Transfer Fee- International Outgoing	\$60.00 per transfer